



Letters

This month we receive lessons in economics, security and Bulgaria's part in the Soviet IT industry, and a couple of readers celebrate the anniversary of the first computer bug with a few of their own

THE LOAN RANGER



In *Letters*, *Shopper* October 2005, Colin Towers suggested a method for calculating interest rates that was more realistic than the formula you published in the previous issue. His idea is sensible but his formula has very limited practical use, simply finding the 12th root of the known interest rate.

In general, the actual percentage rate (APR) of a loan can be found from the formula $APR = ((1 + i/n)^n - 1)$, where i is the nominal (stated) annual interest rate expressed as a decimal, and n is the number of times per year the interest is compounded. In the case of the example in *Shopper* September 2005, $n = 12$ (compounded monthly), but it could also be 4 (quarterly), 52 (weekly) and so on.

This can be even more useful if, for instance, you want to know the interest charged on a loan after six months, or two years. We can replace the exponent n with p , the period wanted, to give $((1 + i/n)^p - 1)$. So $((1 + 0.08/12)^9) - 1$ would find the interest charged on a loan compounded monthly after nine months at a nominal rate of eight per cent pa , while $((1 + 1.5/52)^4) - 1$ would find the interest charged on a loan compounded weekly, after four weeks at a nominal rate of 150 per cent – for any readers pestered by loan sharks. Obviously you would replace the values of i , n and p with cell references in Excel, and could then perform what-if calculations.

Gary Hearne

☺ Good advice, Gary.

It's surprising that so few understand a calculation that affects so many of us. Readers who want to work out how much they are saving, or paying in interest, can use Gary's flexible formula in a spreadsheet or the Windows calculator, which can just about handle it in scientific mode. Unfortunately you can't type formulae into this program, so you have to perform each step of the calculation manually.

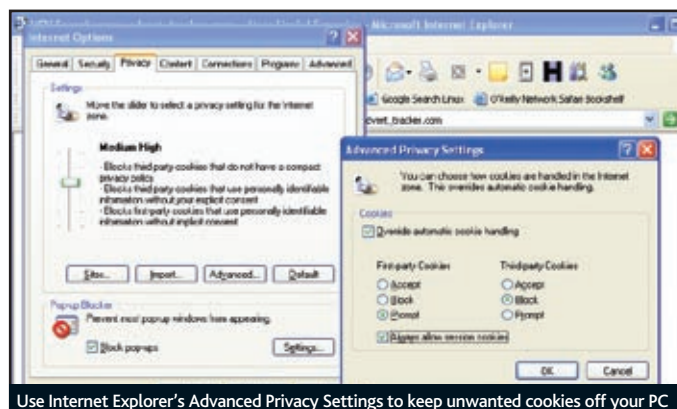
If you don't have a spreadsheet, you can combine Gary's formula with Google to get an answer. To get a result for the last formula above, type $((1 + 1.5/52)^4) - 1$ into Google's search field and press the Google Search button to see how much interest you'd pay if you borrowed money from an unscrupulous lender.

CUT OUT COOKIES

I seem to spend a fair bit of time every day running programs to keep my computer free of intruders. I have the fantastic AVG Anti-Virus, the marvellous Ewido, Spybot Search & Destroy, Ad-Aware and Microsoft's anti-spyware program. I have a built-in firewall on my router/modem, the Windows firewall is turned on and I have nVidia's firewall running as well.

I check these programs for updates every day and they are doing their job, but still the intruders get in. It seems obvious to me that the main culprit for all this is cookies. Why should we have to put up with them? Some sites will not allow you in unless you enable cookies. Responsible sites such as my bank or eBay also like to add them. We are told it speeds access to the site, but surely the time has come for all honest sites to recognise that leaving a door open for their cookies enables others with less honest intentions to operate.

I would like to be able to ban all cookies, and I would wait the extra milliseconds it would take to connect happy in the knowledge that these nasty little troublesome cookies were a thing of



Use Internet Explorer's Advanced Privacy Settings to keep unwanted cookies off your PC

the past. Come on, honest sites, let's put a stop to them now.

Gordon Cridland

☺ Cookies are small text files that some websites try to store on your hard disk so that when you next visit they can recognise you. You can configure your web browser to block cookies, or you can allow all sites to send them. We recommend that you take a medium approach and allow only those cookies that you explicitly want, blocking the rest. We don't recommend outright blocking because, contrary to what some people think, cookies can be very useful and certainly aren't always a bad thing.

For example, when you visit an online shop such as Amazon.co.uk the site instantly knows who you are and displays products on the homepage that it thinks will be of particular interest to you. If you blocked Amazon's cookies you wouldn't see these products and offers. On the other hand, if you had privacy concerns about a shop, you might not want to give away your personal interests when searching the catalogue. But the minute you log in to buy something, your cover is blown.

Although anti-spyware is very useful, many programs (including the ones you use) can be a little hysterical about cookies. Marketing companies can use cookies to track your interests, but the worst that's likely to happen is that the adverts appearing on websites you visit will be customised to your interests. Websites can't read cookies made by other sites, so you don't risk leaking personal information to unauthorised sites. Having a cookie on your PC is not quite the invasion of privacy many believe it to be.

Nevertheless, it's useful to have some control over which cookies you allow on your hard disk, particularly if you share the PC with someone else. Both Internet Explorer and Firefox have flexible

WRITE IN – AND WIN!

This month Creative Labs has kindly agreed to give away a Creative Sound Blaster Audigy 2 ZS Video Edition video-editing package. This award-winning USB audio and video device makes it easy to import video from analogue devices such as VCRs and older camcorders, although its FireWire port also lets you copy from digital camcorders. It supports Dolby Digital encoding and all the software you need is included. It is also a top-quality USB sound card and a USB hub.



PLUS! Every letter-writer also receives a *Computer Shopper* mug





SOME LIKE IT HOT

I was intrigued by your review of the USB coffee mug warmer from EFX in the last issue of *Shopper*, but you failed to answer a couple of important questions. First, how badly is the life of a laptop battery affected when this thing is switched on?

Second, and you hinted at the answer in your review but didn't go into enough detail, would a *Shopper* mug fit on said warmer? If this letter should be printed in your excellent magazine and I get a *Computer Shopper* mug out of the hands of your "attractive-yet-fiery Mug Guardian", I'd like to be sure it will fit.

Steve Webb



☺ We admit we were remiss in benchmarking the battery-draining abilities of the USB mug warmer. We assumed readers would use one only with a desktop PC or a laptop plugged into the mains. The warmer draws about two to three watts, so it will flatten a notebook battery by itself in a day.

As for its compatibility with the *Shopper* mug, we can confirm that it fits perfectly, as you can see in the picture on the left. If that's not enough information for you, we suggest you do some research yourself. To that end, we're sending you a *Shopper* mug, and EFX has kindly agreed to donate a USB Mug Warmer. Tea is not included.

cookie controls, and we recommend that you set the browser to notify you when a site tries to set cookies that contain personal information about you. You should also block cookies from third-party sites that contain personal information.

Imagine you visit your favourite website, www.nice_site.com. This is known as a first-party site, because you visited it. However, the site has a banner advert at the top of its homepage from a computer called www.advert_tracker.com. This is a third-party site because you didn't visit it directly. You shouldn't mind if the first site sets a cookie, but it would be nice to have a pop-up window asking permission if the cookie contains personal information. If nothing else, it's good to know what's going on.

However, the advertising site has no business setting a personally identifiable cookie on your computer, as it is of no significant benefit to you and could potentially enable the company to track your computer if its adverts appear on other sites you visit. Blocking these cookies will do no harm and will protect your privacy.

In Internet Explorer you can achieve this by clicking on the Tools menu and choosing Internet Options from the drop-down menu. Click the Privacy tab and drag the Settings slider to Medium High. With this setting, you'll be prompted when third-party sites want to save personally identifiable cookies on your PC.

To remove this warning and block the cookies, click on Advanced and tick the Override automatic cookie handling option. Tick the Prompt button for First-party Cookies and the Block button for Third-party Cookies. Tick the Always allow session cookies button, unless you want to be driven mad with prompts for harmless, temporary cookies.

THE BUGS ARE BACK!

Last month Ben Reese wrote in to tell us about an invasion of thunder flies that made a home in his LCD monitor. It seems he was not alone...

We live in the Anglia region and, like Ben, are invaded by millions of these thunder bugs, or thrips, every year. So much so that at work they set off fire alarms, shut down computer

systems, make the ceiling move and invade our LCD monitors.

The biggest problem is that they always die right in the centre of our LCD screens and, on expiring, appear to leak superglue. The LCD monitors suffer from an apparently incurable case of black spot. The one method we've found of removing these bugs, although it's not highly successful, is to break out a can of compressed air and blow it through the vents.

If you try this, make sure the power is turned off and use only short blasts. Long blasts are ineffective and will start to form condensation – and you don't want to mix water and electricity. You can get compressed air from the local photography shop or buy it online.

It's interesting to think that all those years ago the term 'computer bug' was coined when an insect caused a computer to crash, and yet we still design things that insects can get into.

Andy Turner

Like your reader Ben Reese, I've suffered from the thunderflies-in-the-monitor problem before. My Dad's 14" LCD suffered a major infestation thanks to an unfortunate combination of nearby crops, open windows and wind direction.

Having put up with two dozen little shadows on his screen for many months, we finally replaced the monitor and, no longer caring too much if I broke it, I stripped the old one down and swept out the bugs.

LCD screens typically have a solid backlight unit, which is designed to fit snugly with the separate translucent screen. The flies get into the space between these two layers. This particular monitor had a dozen or so sheets of translucent plastic acting as a diffusing layer, and the bugs had gleefully sandwiched themselves throughout these many layers and then promptly died.

Anyone thinking of trying what I did should bear two things in mind. First, while many TFT screens run off an external 12V power-brick, the backlight is run from a high-voltage inverter and is potentially dangerous. Second, it's an extremely tedious, time- and desk-space-consuming operation. Not a rewarding job at all. ☹

COMPUTER SHOPPER

READER CONTACTS

LETTERS PAGE

letters@computershopper.co.uk

TECHNICAL ADVICE

helpfile@computershopper.co.uk

BUYING ADVICE

clinic@computershopper.co.uk

COVER DISC ENQUIRIES

computershopper_support@dennis.co.uk

SUBSCRIPTION ENQUIRIES

compshopper@cisubs.co.uk

or call 0845 126 0389

or visit www.subsinfo.co.uk

BACK ISSUES

Call 01789 490215

OTHER ENQUIRIES

enquiries@computershopper.co.uk

Technical and buying advice cannot be given by telephone

WRITE TO US AT

Computer Shopper,
30 Cleveland Street,
London W1T 4JD

SHOPPER OFFICE

Editor Paul Sanders

paul@computershopper.co.uk

Technical Editor Simon Edwards

simon@computershopper.co.uk

Reviews Editor David Ludlow

david@computershopper.co.uk

Commissioning Editor Lynley Oram

lynley@computershopper.co.uk

Features Editor Ben Pitt

ben@computershopper.co.uk

Consumer Editor Emma Winfield

020 7907 6260

News Editor Paul Nesbitt

news@computershopper.co.uk

SHOPPER LABS

labs@computershopper.co.uk

Labs Manager Tom Royal

tom@computershopper.co.uk

Senior Staff Writer Simon Handby

simonh@computershopper.co.uk

Staff Writer David McKinnon

davidm@computershopper.co.uk

Staff Writer Seth Barton

seth@computershopper.co.uk

Staff Writer Chris Fennamore

chris@computershopper.co.uk

CONTRIBUTORS

contributors@computershopper.co.uk

Nathan Barrow, Mike Bedford, Josh Blodwell, Steve Clack, Xavier Cortez, Mel Croucher, Sam Ellis, Kay Ewbank, Mike James, Cliff Joseph, MacBiter, James Middleton, Chris Miller, Paul Mullen, Julian Prokaza, David Robinson, Janet Swift, Jon Thompson, Paul Trotter, Karl Wright



COMPUTER SHOPPER BUSINESS CONTACTS

SHOPPER OFFICE

Fax 020 7907 6304

Managing Editor Steve Haines 020 7907 6290

Production Editor Jane Goulding 020 7907 6295

Sub-Editor Amy John 020 7907 6298

Art Editor Colin Mackleworth 020 7907 6294

Designer Anand Palmer 020 7907 6292

Group Art Editor Bill Bagnall

PHOTOGRAPHY

Danny Bird, Carole Tuff and Lindy Duong at Mullis Morgan

COVER CD/DVD CONTACTS

Luke Walker 020 7907 6330

Graham Smith 020 7907 6335

ADVERTISING

Fax 020 7907 6600

Email ads.shopper@dennis.co.uk

Tel 020 7907 plus the four-digit number:

Group Advertising Manager Jonathan Kitchen 6616

Account Manager Ben Topp 6625

Senior Sales Executive Karren Cook 6642

Sales Executive Louise Antoniou 6620

Classified Sales Executive Zoe Overthrow 6669

New Media Director Dan Newman 6803

New Media Account Manager Fiona Stedman 6812

List Rental Nerys Church 6140

ADVERTISING PRODUCTION

Fax 020 7907 6066

Tel 020 7907 plus the four-digit number:

Operations Director Pete Wootton 6299

Production Executive Lawrence Brookes 6062

MARKETING

Tel 020 7907 plus the four-digit number:

Marketing Manager Claire Childs

Marketing Design Manager Alex Patrick

Marketing Production Controller Kerry Lambird

CIRCULATION/SUBSCRIPTIONS

Tel 0845 126 0389

Fax 01454 620080

Email compshopper@cisubs.co.uk

MANAGEMENT

Tel 020 7907 6000

Fax 020 7636 5668

Publishing Director John Garewal

Group Advertising Director Julian Lloyd-Evans

Managing Director James Tye

Finance Director Brett Reynolds

Group Finance Director Ian Leggett

Chief Executive Alistair Ramsay

Chairman Felix Dennis

PRINTING

Printed by Herons, Maldon, Essex

Cover Printers Ancient House, Ipswich

Distributors USM Distribution,

86 Newman Street, London W1P 3LD

020 7396 8000

PRODUCTS & EDITORIAL SUBMISSIONS

Computer Shopper welcomes all information on new and upgraded products for possible coverage within the news and reviews pages. However, the publisher respectfully points out that the magazine is not obliged to either review or return unsolicited products.

The Editor is always pleased to receive ideas for articles, preferably sent first in outline form, with details of the author's background and, where available, samples of previously published work. We cannot, however, accept responsibility for unsolicited copy and it may take time for us to reply.

PERMISSIONS

Material may not be reproduced in any form without the written consent of the publisher. Please address such requests to: John Garewal, Computer Shopper, Dennis Publishing, 30 Cleveland Street, London W1T 4JD

REPRINTS

Computer Shopper operates an efficient commercial reprints service.

For details contact: 020 7907 6620

INTERNATIONAL LICENSING

Computer Shopper is available for licensing overseas. For details contact:

International Licensing Director Richard Bean

Tel 00 44 20 7907 6136 Email licensing@denis.co.uk

LIABILITY

While every care was taken preparing this magazine, the publishers cannot be held responsible for the accuracy of the information or any consequence arising from it. All judgements are based on equipment available to Computer Shopper at the time of review. 'Value for money' comments are based on UK prices at time of review. Computer Shopper takes no responsibility for the content of external websites whose addresses are published in the magazine.

COMPUTER SHOPPER INCORPORATES: UPGRADE SHOPPER, GAMES SHOPPER, INTERNET SHOPPER, MOBILE SHOPPER, PC SHOPPER, PORTABLE SHOPPER AND SOFTWARE SHOPPER



107,956 (average monthly sales Jul-Dec 2004)



A DENNIS PUBLICATION

Computer Shopper is published monthly by Dennis Publishing Ltd, 30 Cleveland Street, London W1T 4JD. Company registered in England. All material © Dennis Publishing Limited licensed by Felden 2005, and may not be reproduced in whole or part without the consent of the publishers. ISSN 0955-8578

Having said that, this particular monitor still works and is now fly-free.

Alastair M Robinson

☺ Thanks for your LCD monitor anti-thrip tips, guys. It's funny that you should mention the first official computer bug, as it is the 60th anniversary of that historical occurrence.

On 9th September 1945 a moth became trapped in a relay used by the Mark II Aiken Relay Calculator, which was being tested at Harvard University. The operator 'debugged' the system and taped the offending creature to the log book.

In defence of modern equipment manufacturers, thrips are pretty small, at around 3mm in length, so they can get into spaces that massive moths can't. If anyone were to get a butterfly stuck in their LCD monitor, we'd be surprised.

It's good to know that a monitor can be debugged, but we prefer preventative measures. Following some intensive research, we can furnish thrip-plagued readers with the following information. Thrips don't like garlic plants. If you place three plants in every 30 square feet of your office, you will be thrip-free (and vampire-free). You should also get rid of any garden waste that's hanging around outside, as this attracts the bugs.

If you have a greenhouse, you might be harbouring swarms of thrips. You can use biological controls such as *Amblyseius cucumeris*, which is a predatory mite that attacks immature thrips and can survive on pollen if thrip numbers drop.

Finally, avoid yellow clothing, particularly if you are working in a greenhouse. This attracts many pests, including thrips, which cling to the material and can be carried in from your garden to your office.

CAMERA OBSCURER

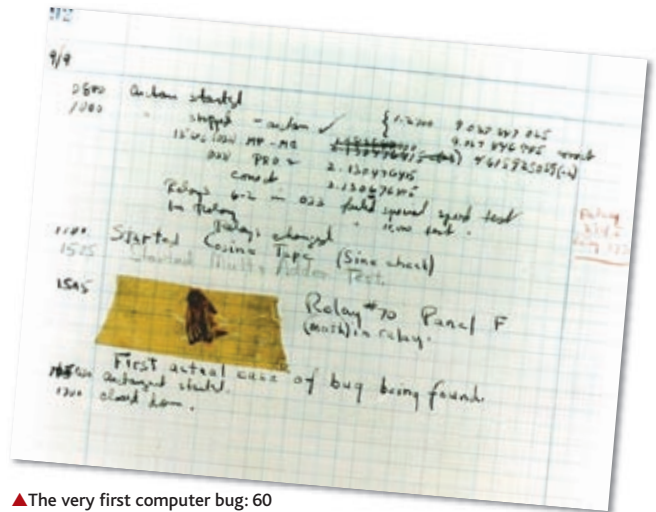
Mike Bedford's Digital Photography piece on 'How to move from film to digital' (*Shopper* November 2005) was particularly unilluminating. It was mainly about viewfinders, with a few lines on film speeds. But what about lens speeds and shutter speeds? What about focal lengths and zoom ranges? What about f-stops?

Presumably all these things have their equivalents in digital cameras, so why no mention? The article was supposedly aimed at people who want to upgrade to digital, yet I doubt you could find a single person who found it remotely helpful in making that move. What was the point of it?

Martin Davys

☺ The point of the article was to discuss the differences between film and digital photography technologies, although with only one page to cover the subject we hope we managed to fit as much useful information as possible in to the space.

We'd have liked to include details on focal lengths, f-stops and equivalent lens ratings, but instead we had to save those for this issue's Digital Photography article on page 228.



▲ The very first computer bug: 60 years old this year

THE BULGARIAN CONNECTION

Hello dear *Shopper*. Last week I was coming back from a vacation in Tenerife and I wanted to read something connected with computers. So I visited the bookshop on the airport and was deciding which magazine to buy. Finally I took *Computer Shopper*.

Later I was sitting in the airplane and reading. First I opened the magazine on page 214 and read the wonderful good article on virtual private networks. After that I started to turn over the page and I suddenly felt a big anger. Why did I buy this magazine? There were more than 100 pages of advertisements and I paid for it €9.

Then I found the article on Cold War Computing. Great one! However, I was a little disappointed because the role of Bulgaria was not written. Bulgaria was making the Soviet Union computers, and we also made the AK-47 assault rifle for them too, but it doesn't matter – the article was really good.

Then I found the article Britain's Dumbest PC Users and after 10 minutes of loud laughing (all the people in the airplane were looking at me) I had a positive feeling of the magazine. A lot of reviews and well-written articles. Yes, there is still a lot to want but it was also fine. It was just great.

Thank you very much for this magazine. I really had pleasure reading it. Greetings to all your team.

Daniel Dimitrov

PS Excuse me for the bad English, but as you perhaps understood I'm not native speaking English person. If you would like to give me an answer of my letter please send it to my email address. I will not have any more the possibility to buy *Computer Shopper*. I never found it in Bulgaria.

☺ It sounds as if your first experience of *Computer Shopper* was a rollercoaster of emotion: rising interest, plunging into anger, up to surprised excitement, down to disappointment and finally arriving at humour. These are similar to the emotions we go through when putting each issue together, so we know how you feel and we're glad you ended up happy with your purchase.

Not only will you receive a *Shopper* mug, but we'll send a copy of this latest issue to you in Bulgaria so you can get another helping. Enjoy! ☺